

Issue 55: INSIDER'S EDGE: MCO Enrollment—What happens if the shoe doesn't fit?

Welcome to another edition of Insider's Edge. As our longtime readers may recall, I LOVE shopping! Especially shoe shopping! Of course, like most people, even I have second thoughts from time to time. Even worse, sometimes, what seemed like the perfect shoe when I picked it out, just doesn't fit!



Wait a minute, I swear I ordered a pair of peep toe pumps!

Sometimes, choosing a managed care organization (MCO) can be a lot like shoe shopping and a consumer realizes the MCO they initially selected might not be the perfect fit. What options does someone in this situation have?

MCO Enrollment: The Basics

As you probably already know, individuals eligible for Medicaid have the option to select the MCO that will provide their care. After consumer is found eligible for benefits, the Medicaid enrollment broker sends them a packet of information on each MCO and a comparison chart to help them make their selection. Recipients must contact the enrollment broker to notify them of their MCO choice. If they do not make a choice within 28 days, they will be auto-assigned to a MCO.

Changing MCOs: Two Scenarios—One Outcome

Rust recently applied for benefits using Maryland Health Connection and was found eligible for Medicaid. The Medicaid enrollment broker sent him a packet of information on each MCO and Rust selected an MCO. Now he's having second thoughts. Can Rust change MCOs? How long does he have?

Rust can change his MCO once if he'd like. He must change his MCO within the first 90 days he is enrolled.

Martin applied for benefits and was found eligible for Medicaid. He received a packet of information from the enrollment broker, but he never took the time to select an MCO. The enrollment broker automatically assigned him to an MCO. After Martin received the information on the MCO selected for him, he started to think it might not be the perfect fit for him. Can Martin change MCOs even though he was auto-assigned to one?

Yes. Martin can request to change MCOs during the first 90 days of his enrollment.



One Last Point

Don't forget, consumers always have the option to select a different MCO once a year on the anniversary of their enrollment if they'd like.

Questions? Send them my way to dhmh.medicaidmarge@maryland.gov.